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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: CUNNINGHAM DOCKET NO.: 3201P2284
SERIAL NO: 09/777,353 EXAMINER:
FILED: 02/05/01 ART UNIT: 2161
TITLE: AN APPLICATION AND PAYMENT DATABASE SYSTEM FOR
LENDERS AND BUILDERS AND A METHOD THEREFOR

Assistant Commissioner
for Patents
Washington, D.C. 20231

Weiss, Moy & Harris, PC
4202 N. Brown Avenue
Scottsdale, AZ, 85251

March 31, 2003

I hereby certify that on the 31st day of March, 2003,
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INFORMATION DISCLOSURE STATEMENT

Dear Sir:

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicant brings to
the attention of the Examiner the documents listed on the attached
form PTO-1449 listing the following references. This Information
Disclosure Statement is being filed before the mailing of the first

Office Action on the merits for the above-referenced application. Accordingly, Applicant respectfully submits that no fee is due for filing this paper.

The listed references may be relevant to the prosecution of the subject application. Applicant respectfully requests that these references be considered and made of record.

No representation is made or intended as to the completeness of this list, nor is this submission of references an admission that these references are prior art or material to the subject application.

If there are any fees incurred by this Amendment Letter, please deduct them from our Deposit Account NO. 23-0830.

Respectfully submitted,



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Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT.**

(use as many sheets as necessary)

Sheet 1 of 1

Complete if Known

Application Number

Filing Date

First Named Inventor

CUNNINGHAM, PATRICK S.

Group Art Unit

Examiner Name

Attorney Docket Number

320.1P2284

U.S. PATENT DOCUMENTS

[illegible]

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FOREIGN PATENT DOCUMENTS

[illegible]

Examiner
Signature

Date	
Considered	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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